



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [ASSOCIATED BANC-CORP](#)

**City/State** [GREEN BAY, WI](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [37,235,990](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ASSOCIATED BANC-CORP](#)  
[433 MAIN STREET](#)  
[GREEN BAY, WI 54301](#)

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## Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	35,562,251			34,031,895			34,459,860			34,292,341			33,081,466		
Net income (\$000) .....	161,086			185,307			350,994			306,771			326,790		
Number of BHCs in peer group .....	132			131			130			128			125		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.32	2.67	21	2.14	2.65	17	2.16	2.60	18	2.27	2.77	18	2.57	3.01	25
+ Non-interest income .....	0.85	0.96	52	0.99	1.11	53	0.96	1.04	54	1.44	1.21	66	1.13	1.32	51
- Overhead expense .....	2	2.17	45	2.05	2.24	40	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
- Provision for credit losses .....	-0.02	0.09	19	-0.34	-0.15	20	-0.26	-0.09	14	0.49	0.51	50	0.06	0.15	26
+ Securities gains (losses) .....	0	0	69	0	0.01	7	0	0.01	12	0.03	0.02	67	-0.02	0.01	4
+ Other tax equivalent adjustments .....	0	0	79	0	0	48	0	0	79	0	0	83	0	0	42
= Pretax net operating income (tax equivalent) .....	1.19	1.40	31	1.41	1.79	21	1.31	1.66	24	1	1.04	44	1.28	1.56	23
Net operating income .....	0.91	1.06	33	1.09	1.36	22	1.02	1.26	24	0.89	0.81	56	0.99	1.19	22
Net income .....	0.91	1.06	33	1.09	1.35	23	1.02	1.26	24	0.89	0.82	55	0.99	1.19	22
Net income (Subchapter S adjusted) .....		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.56	3.12	15	2.41	3.14	15	2.39	3.06	16	2.79	3.55	13	3.97	4.41	21
Interest expense .....	0.20	0.24	46	0.24	0.27	53	0.21	0.25	51	0.45	0.52	48	1.13	1.08	62
Net interest income (tax equivalent) .....	2.36	2.88	14	2.17	2.85	16	2.18	2.80	17	2.34	3.01	17	2.85	3.33	24
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.08	9	0.08	0.13	40	0.10	0.11	56	0.41	0.27	75	0.24	0.21	65
Earnings coverage of net loan and lease losses (X) .....	-115.09	-9.51	16	18.84	4.52	58	15.04	39.72	38	4.91	22.91	23	7.71	24.40	31
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.06	1.17	42	1.33	1.39	50	1.16	1.23	45	1.57	1.58	55	0.88	0.83	54
Allowance for loan and lease losses / Total loans and leases .....	1.06	1.15	42	1.32	1.37	50	1.15	1.20	45	1.56	1.55	57	0.88	0.81	54
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.47	0.41	64	0.71	0.63	64	0.66	0.49	76	0.92	0.71	72	0.61	0.57	57
30–89 days past due loans and leases / Total loans and leases .....	0.09	0.32	18	0.05	0.27	10	0.09	0.32	12	0.17	0.39	21	0.12	0.43	12
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	11.69	3.09	82	5.60	-1.82	77	6.65	-2.33	80	10.50	3.20	75	20.13	14.45	73
Net short-term noncore funding dependence .....	7.96	-1.79	86	-0.13	-8.21	75	1.30	-7.71	75	4.76	-4.76	81	9.17	3.38	65
Net loans and leases / Total assets .....	70.63	61.60	72	69.66	59.81	78	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.87	9.08	46	9.23	9.11	57	8.83	8.98	53	9.37	9.13	59	8.83	9.76	27
Holding company equity capital / Total assets .....	10.63	10.04	57	12.03	10.88	69	11.47	10.71	63	12.24	11.16	67	12.11	12.43	46
Total equity capital (including minority interest) / Total assets .....	10.63	10.14	56	12.03	11.01	68	11.47	10.82	61	12.24	11.29	65	12.11	12.57	45
Common equity tier 1 capital / Total risk-weighted assets .....	9.70	11.90	16	10.70	12.69	21	10.31	12.42	22	10.45	12.38	21	10.21	12.17	22
Net loans and leases / Equity capital (X) .....	6.64	6.22	60	5.79	5.51	59	5.98	5.53	63	5.91	5.58	57	5.81	5.21	68
Cash dividends / Net income .....	41.38	34	65	35.49	25.30	75	37.94	28.27	70	42.50	42.30	52	38.86	33.12	59
Cash dividends / Net income (Subchapter S adjusted) .....		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	9.03	7.91	66	-3.80	9.29	5	5.04	10.50	30	3.19	16.68	13	-3.75	9.26	4
Equity capital .....	-3.67	-0.29	49	2.13	9.31	11	-1.62	7.46	9	4.30	6.99	40	3.74	10.49	30
Net loans and leases .....	10.56	11.87	54	-3.57	0.79	37	-0.48	3.36	41	6.26	9.07	47	-0.05	9.10	13
Noncore funding .....	38.58	10.50	78	-47.66	-23.76	21	-20.58	-14.79	38	-39.95	-12.18	17	-19.15	6.59	15
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0.58	0.43	81	1.36	0.48	84	0.86	0.57	79	1.45	0.77	81	0.82	1.02	77
Long-term debt / Equity capital .....	6.30	11.61	44	6.06	11.05	45	6.19	10.95	45	6.08	13.56	41	6.34	13.04	51
Equity investment in subsidiaries / Equity capital .....	98.96	103.92	26	97.59	103.07	19	98.23	103.22	20	97.90	102.81	21	99.88	103.22	33
Cash from ops + noncash items + op expense / Op expense + dividends .....	57.12	116.54	30	251.15	130.64	88	274.34	154.48	87	144.25	147.24	58	218.94	190.27	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	367,571	348,261	693,706	785,117	997,773	5.54	2.87
Income from lease financing receivables.....	2	16	23	126	326	-87.50	-99.67
Fully taxable income on loans and leases.....	365,339	346,303	689,767	781,576	993,193	5.50	3.11
Tax-exempt income on loans and leases.....	2,234	1,974	3,962	3,667	4,906	13.17	-37.67
Estimated tax benefit on income on loans and leases.....	654	536	1,107	954	1,268	22.04	-65.55
Income on loans and leases (tax equivalent).....	368,227	348,813	694,836	786,197	999,367	5.57	2.34
Investment interest income (tax equivalent).....	75,906	52,036	112,315	133,131	172,619	45.87	5.39
Interest on balances due from depository institutions.....	687	638	2,037	1,611	5,170	7.68	25.14
Interest income on other earning assets.....	3,726	2,882	5,796	7,859	11,473	29.29	47.51
Total interest income (tax equivalent).....	448,546	404,369	814,984	928,798	1,188,629	10.92	3.14
Interest on time deposits of \$250K or more .....	308	958	1,339	10,104	27,228	-67.85	-77.53
Interest on time deposits < \$250K.....	1,457	3,965	6,090	20,581	29,241	-63.25	-73.40
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	9,825	5,596	11,193	36,954	180,817	75.57	-68.57
Interest on other borrowings and trading liabilities.....	18,317	24,793	42,792	71,324	88,730	-26.12	9.47
Interest on subordinated debt and mandatory convertible securities .....	5,460	5,452	10,920	10,920	10,920	0.15	0.00
Total interest expense.....	35,367	40,764	72,334	149,883	336,936	-13.24	-41.34
Net interest income (tax equivalent).....	413,179	363,605	742,650	778,915	851,693	13.63	10.30
Non-interest income.....	150,678	168,486	331,001	494,308	374,490	-10.57	-6.76
Adjusted operating income (tax equivalent) .....	563,857	532,091	1,073,651	1,273,223	1,226,183	5.97	5.15
Overhead expense.....	355,266	349,541	708,663	772,524	791,188	1.64	1.58
Provision for credit losses.....	-3,992	-58,009	-88,011	167,006	18,500		
Securities gains (losses) .....	12	-16	-16	9,221	-7,514		-96.63
Other tax equivalent adjustments .....	1	0	1	2	0		
Pretax net operating income (tax equivalent).....	212,385	240,578	453,103	342,931	422,529	-11.72	28.06
Applicable income taxes .....	42,013	47,082	85,313	20,200	79,720	-10.77	2.29
Tax equivalent adjustments .....	9,286	8,189	16,796	15,960	16,019	13.40	-11.69
Applicable income taxes (tax equivalent).....	51,299	55,271	102,109	36,160	95,739	-7.19	-0.56
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	161,086	185,307	350,994	306,771	326,790	-13.07	40.99
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	161,086	185,307	350,994	306,771	326,790	-13.07	40.99
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	161,086	185,307	350,994	306,771	326,790	-13.07	40.99
Investment securities income (tax equivalent).....	75,906	52,036	112,315	133,131	172,619	45.87	5.39
US Treasury and agency securities (excluding mortgage-backed securities) .....	793	478	1,301	283	24	65.90	13116.67
Mortgage-backed securities .....	35,769	14,195	36,260	53,658	91,607	151.98	-23.97
All other securities .....	39,344	37,363	74,754	79,190	80,988	5.30	57.57
Cash dividends declared.....	66,664	65,774	133,172	130,381	127,006	1.35	60.74
Common .....	60,914	55,692	116,061	112,023	111,804	9.38	65.51
Preferred.....	5,750	10,082	17,111	18,358	15,202	-42.97	23.15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.52	2.90	22	2.38	2.92	16	2.37	2.85	17	2.71	3.27	17	3.59	4	23
Less: Interest expense .....	0.20	0.22	51	0.24	0.25	57	0.21	0.23	55	0.44	0.48	51	1.02	0.98	63
Equals: Net interest income (tax equivalent) .....	2.32	2.67	21	2.14	2.65	17	2.16	2.60	18	2.27	2.77	18	2.57	3.01	25
Plus: Non-interest income .....	0.85	0.96	52	0.99	1.11	53	0.96	1.04	54	1.44	1.21	66	1.13	1.32	51
Equals: adjusted operating income (tax equivalent) .....	3.17	3.67	21	3.13	3.82	16	3.12	3.70	20	3.71	4.04	36	3.71	4.41	19
Less: Overhead expense .....	2	2.17	45	2.05	2.24	40	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
Less: Provision for credit losses .....	-0.02	0.09	19	-0.34	-0.15	20	-0.26	-0.09	14	0.49	0.51	50	0.06	0.15	26
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	71	0	0.01	7	0	0.01	11	0.03	0.02	67	-0.02	0.01	4
Plus: other tax equivalent adjustments .....	0	0	79	0	0	48	0	0	79	0	0	83	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.19	1.40	31	1.41	1.79	21	1.31	1.66	24	1	1.04	44	1.28	1.56	23
Less: Applicable income taxes (tax equivalent) .....	0.29	0.33	40	0.32	0.41	25	0.30	0.38	24	0.11	0.23	16	0.29	0.36	31
Less: Minority interest .....	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	0.91	1.06	33	1.09	1.36	22	1.02	1.26	24	0.89	0.81	56	0.99	1.19	22
Plus: Net extraordinary items .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.91	1.06	33	1.09	1.35	23	1.02	1.26	24	0.89	0.82	55	0.99	1.19	22
Memo: Net income (last four quarters) .....	0.93	1.12	24	0.86	1.25	16	1.02	1.26	24	0.89	0.82	55	0.99	1.19	21
Net income-BHC and noncontrolling (minority) interest .....	0.91	1.07	31	1.09	1.37	23	1.02	1.27	22	0.89	0.83	55	0.99	1.20	22
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	98.42	92.97	96	98.67	93.15	97	98.78	93.08	97	97.02	92.32	93	90.43	91.05	42
Average interest-bearing funds / Average assets .....	64.83	60.12	72	63.14	62.32	59	62.99	61.99	63	66.13	64.06	67	70.63	65.57	76
Interest income (tax equivalent) / Average earning assets .....	2.56	3.12	15	2.41	3.14	15	2.39	3.06	16	2.79	3.55	13	3.97	4.41	21
Interest expense / Average earning assets .....	0.20	0.24	46	0.24	0.27	53	0.21	0.25	51	0.45	0.52	48	1.13	1.08	62
Net interest income (tax equivalent) / Average earning assets .....	2.36	2.88	14	2.17	2.85	16	2.18	2.80	17	2.34	3.01	17	2.85	3.33	24
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	2.98	4.01	6	2.87	4.05	5	2.89	4.01	6	3.20	4.27	7	4.32	5.09	12
Interest-bearing bank balances .....	0.32	0.42	22	0.12	0.11	71	0.20	0.14	92	0.27	0.27	53	2.33	2.04	69
Federal funds sold and reverse repos .....	1.06	0.58	75	0.56	0.26	81	0.26	0.25	62	1.10	0.68	79	2.44	2.44	63
Trading assets .....	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets .....	2.51	3.09	14	2.36	3.11	14	2.34	3.04	13	2.74	3.51	12	3.92	4.36	23
Investment securities (tax equivalent) .....	2.23	1.85	83	2.08	1.80	71	2.08	1.77	72	2.55	2.25	76	2.78	2.76	54
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.09	1.22	39	0.85	1.28	27	1	1.14	40	0.58	1.75	5	2.40	2.32	64
Mortgage-backed securities .....	1.62	1.78	35	0.99	1.56	7	1.08	1.57	8	1.92	2.05	33	2.42	2.61	24
All other securities .....	3.50	2.82	80	3.48	2.91	74	3.46	2.81	74	3.53	3.24	66	3.69	4.06	47
Interest-bearing deposits .....	0.11	0.20	31	0.11	0.24	22	0.09	0.21	22	0.35	0.53	29	1.22	1.10	61
Time deposits of \$250K or more .....	0.31	0.50	23	0.70	0.76	48	0.53	0.66	39	1.69	1.42	77	2.30	1.96	76
Time deposits < \$250K .....	0.27	0.44	24	0.60	0.72	43	0.48	0.62	37	1.24	1.36	37	1.53	1.82	30
Other domestic deposits .....	0.10	0.17	37	0.06	0.17	18	0.06	0.15	19	0.22	0.36	27	1.11	0.93	71
Foreign deposits .....		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.24	0.36	45	0.07	0.19	33	0.07	0.17	32	0.28	0.62	22	0.98	1.86	28
Other borrowed funds and trading liabilities .....	1.64	1.24	68	2.49	1.31	89	2.31	1.27	85	2.03	1.50	78	2.35	2.38	52
All interest-bearing funds .....	0.31	0.36	43	0.38	0.40	53	0.33	0.37	52	0.66	0.74	48	1.44	1.49	50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	150,678	168,486	331,001	494,308	374,490										
Fiduciary activities income .....	33,415	32,827	66,782	57,268	54,648										
Service charges on deposit accounts - domestic .....	33,363	30,404	64,406	56,307	63,135										
Trading revenue.....	2,856	9,113	20,128	19,887	13,757										
Investment banking fees and commissions.....	10,320	12,293	23,072	27,689	28,819										
Insurance activities revenue.....	173	161	336	45,245	89,104										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees .....	23,043	8,113	15,109	-19,417	9,369										
Net securitization income .....	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	5,614	28,655	47,015	207,547	22,872										
Other non-interest income.....	41,894	46,920	94,153	99,782	92,786										
Total overhead expenses .....	355,266	349,541	708,663	772,524	791,188										
Personnel expense.....	217,477	211,020	426,687	432,151	487,063										
Net occupancy expense.....	40,151	41,835	84,617	85,769	85,949										
Goodwill impairment losses .....	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	4,405	4,439	8,844	10,192	9,948										
Other operating expenses.....	93,233	92,247	188,515	244,412	208,228										
Fee income on mutual funds and annuities.....	4,215	4,549	8,644	9,569	11,748										
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0										
Number of equivalent employees .....	4,151	4,007	3,988	4,064	4,669										
Average personnel expense per employee.....	52.39	52.66	106.99	106.34	104.32										
Average assets per employee.....	8,567.15	8,493.11	8,640.89	8,438.08	7,085.34										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	2.80	2.35	65	2.70	2.15	62	2.61	2.17	60	1.94	2.02	54	3.14	2.72	58
Overhead expenses / Net Interest Income + non-interest income .....	64.06	59.40	69	66.72	59.03	80	67.05	59.28	80	61.44	62.28	49	65.38	61.29	69
<b>Percent of Average Assets</b>															
Total overhead expense .....	2	2.17	45	2.05	2.24	40	2.06	2.17	45	2.25	2.57	37	2.39	2.69	36
Personnel expense.....	1.22	1.20	54	1.24	1.25	54	1.24	1.21	59	1.26	1.30	49	1.47	1.41	53
Net occupancy expense.....	0.23	0.22	51	0.25	0.24	53	0.25	0.23	58	0.25	0.26	47	0.26	0.28	42
Other operating expenses.....	0.55	0.72	24	0.57	0.73	33	0.57	0.72	34	0.74	0.94	43	0.66	0.97	24
Overhead less non-interest income .....	1.15	1.19	42	1.06	1.10	41	1.10	1.10	43	0.81	1.25	17	1.26	1.32	43
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	63.01	58.92	68	65.69	58.45	77	66	58.83	79	60.67	61.82	49	64.52	60.64	69
Personnel expense.....	38.57	32.65	79	39.66	33.10	84	39.74	32.93	86	33.94	32.36	55	39.72	32.39	87
Net occupancy expense.....	7.12	6.14	65	7.86	6.33	75	7.88	6.23	75	6.74	6.58	55	7.01	6.52	60
Other operating expenses.....	17.32	19.36	33	18.17	18.60	50	18.38	19.18	50	20	22.28	50	17.79	21.20	32
Total non-interest income .....	26.72	25.40	60	31.66	28.18	63	30.83	27.67	62	38.82	28.83	75	30.54	29.23	64
Fiduciary activities income .....	5.93	2.23	86	6.17	2.24	87	6.22	2.20	87	4.50	2.09	82	4.46	1.97	80
Service charges on domestic deposit accounts .....	5.92	3.45	87	5.71	3.19	88	6	3.27	89	4.42	3.27	68	5.15	3.88	67
Trading revenue.....	0.51	0.45	69	1.71	0.72	84	1.87	0.62	86	1.56	1.28	75	1.12	1.18	68
Investment banking fees and commissions.....	1.83	2.25	59	2.31	2.52	61	2.15	2.58	61	2.17	2.46	63	2.35	3.54	63
Insurance activities revenue.....	0.03	0.36	48	0.03	0.37	41	0.03	0.36	44	3.55	0.41	95	7.27	0.47	95
Venture capital revenue.....	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	4.09	1.38	86	1.52	0.55	84	1.41	0.60	83	-1.53	0.01	10	0.76	0.28	84
Net securitization income .....	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	1	1.51	49	5.39	3.83	75	4.38	3.30	70	16.30	3.92	93	1.87	1.86	57
Other non-interest income.....	7.43	9.09	47	8.82	9.26	61	8.77	9.27	59	7.84	9.65	45	7.57	10.04	42
Overhead less non-interest income .....	36.28	32.73	57	34.03	29.94	57	35.18	30.52	60	21.85	31.93	22	33.98	31.06	46
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.78	21.22	34	19.57	21.54	24	18.83	21.18	20	5.89	18.63	6	18.87	20.56	33
Applicable income tax + TE / Pretax net operating income + TE .....	24.15	23.38	62	22.97	23.10	51	22.54	22.67	47	10.54	21.18	10	22.66	23.23	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	16,168,728	15,493,005	15,464,433	15,798,650	15,251,966	4.36	16.44
Commercial and industrial loans .....	6,389,013	5,275,550	5,462,803	5,719,649	5,393,786	21.11	29.01
Loans to individuals .....	1,148,186	300,477	444,768	313,054	351,159	282.12	208.01
Loans to depository institutions and acceptances of other banks .....	1	2	2	0	2	-50.00	-99.95
Agricultural loans .....	634	1,056	14,381	3,479	9,327	-39.96	-74.16
Other loans and leases .....	2,875,532	3,037,993	2,975,200	2,746,050	1,966,480	-5.35	77.93
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	26,582,094	24,108,083	24,361,587	24,580,882	22,972,720	10.26	27.61
Less: Allowance for loan and lease losses .....	280,771	318,811	280,015	383,702	201,371	-11.93	-0.12
Net loans and leases .....	26,301,323	23,789,272	24,081,572	24,197,180	22,771,349	10.56	27.98
Debt securities that reprice or mature in over 1 year .....	6,409,485	4,840,729	6,319,493	4,559,186	5,093,749	32.41	10.84
Mutual funds and equity securities .....	5,502	3,187	4,475	1,661	1,646	72.64	4198.44
Subtotal .....	32,716,310	28,633,188	30,405,540	28,758,027	27,866,744	14.26	24.24
Interest-bearing bank balances .....	436,887	1,340,385	681,684	298,759	207,624	-67.41	246.10
Federal funds sold and reverse repos .....	32,820	25,000	0	1,135	7,740	31.28	-19.95
Debt securities that reprice or mature within 1 year .....	213,295	282,509	251,525	405,260	373,920	-24.50	33.31
Trading assets .....	11,248	137,229	86,923	197,098	89,960	-91.80	-76.84
Total earning assets .....	33,410,560	30,418,311	31,425,672	29,660,279	28,545,988	9.84	25.09
Non-interest-bearing cash and due from depository institutions .....	397,364	406,994	343,831	416,154	373,380	-2.37	0.17
Premises, fixed assets, and leases .....	388,131	398,126	385,315	419,876	437,472	-2.51	18.19
Other real estate owned .....	17,880	24,000	29,619	14,269	21,101	-25.50	129.76
Investment in unconsolidated subsidiaries .....	0	0	0	0	0		
Intangible and other assets .....	3,022,118	2,905,252	2,919,872	2,909,272	3,008,537	4.02	29.86
Total assets .....	37,235,990	34,152,625	35,104,253	33,419,783	32,386,478	9.03	25.08
Quarterly average assets .....	35,878,319	34,379,647	35,016,159	34,123,004	32,203,661	4.36	22.68
Average loans and leases (YTD) .....	24,747,951	24,280,982	24,060,293	24,537,397	23,123,322	1.92	21.91
<b>Memoranda</b>							
Loans held-for-sale .....	87,396	160,547	136,638	129,158	151,280	-45.56	88.39
Loans not held-for-sale .....	26,494,698	23,947,536	24,224,949	24,451,724	22,821,440	10.64	27.47
Real estate loans secured by 1–4 family .....	8,638,462	8,430,702	8,299,563	8,714,737	9,125,284	2.46	7.25
Commercial real estate loans .....	7,525,441	7,053,430	7,158,150	7,071,540	6,123,838	6.69	29.08
Construction and land development .....	1,775,648	1,880,897	1,808,976	1,840,417	1,420,900	-5.60	7.19
Multifamily .....	1,612,748	1,352,405	1,405,264	1,360,305	1,201,835	19.25	74.04
Nonfarm nonresidential .....	4,137,045	3,820,128	3,943,910	3,870,818	3,501,103	8.30	27.42
Real estate loans secured by farmland .....	4,825	8,873	6,720	12,373	2,844	-45.62	232.30
Total investment securities .....	6,628,282	5,126,425	6,575,493	4,966,107	5,469,315	29.30	11.53
U.S. Treasury securities .....	114,107	125,533	123,957	27,530	999	-9.10	11287.92
US agency securities (excluding mortgage-backed securities) .....	19,240	22,563	21,477	33,622	0	-14.73	
Municipal securities .....	2,076,469	1,899,984	2,029,216	1,892,562	1,964,729	9.29	78.56
Mortgage-backed securities .....	4,248,771	2,856,694	4,216,049	2,680,543	3,235,249	48.73	-11.00
Asset-backed securities .....	161,264	215,464	177,325	327,189	263,692	-25.16	
Other debt securities .....	2,929	3,000	2,994	3,000	3,000	-2.37	-37.40
Mutual funds and equity securities .....	5,502	3,187	4,475	1,661	1,646	72.64	4198.44
Available-for-sale securities .....	2,677,511	3,323,346	4,332,015	3,085,441	3,262,586	-19.43	-27.39
U.S. Treasury securities .....	113,109	124,533	122,957	26,531	0	-9.17	11188.32
US agency securities (excluding mortgage-backed securities) .....	19,240	22,563	21,477	33,622	0	-14.73	
Municipal securities .....	358,842	420,609	400,457	450,662	546,160	-14.69	
Mortgage-backed securities .....	2,022,127	2,537,177	3,606,805	2,244,437	2,449,734	-20.30	-45.08
Asset-backed securities .....	161,264	215,464	177,325	327,189	263,692	-25.16	
Other debt securities .....	2,929	3,000	2,994	3,000	3,000	-2.37	-37.40
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-411,077	130,649	109,661	149,938	71,381		
Available-for-sale securities appreciation (depreciation) .....	-174,990	41,057	-6,656	57,042	10,635		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	2,573,329	2,269,804	2,255,467	2,084,572	2,561,144	13.37	27.58

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,085,703	7,999,143	8,504,077	7,661,728	5,450,709	1.08	60.49
NOW, ATS and transaction accounts .....	6,789,722	5,969,285	7,019,782	6,090,869	5,329,717	13.74	75.96
Time deposits less brokered deposits < \$250K .....	678,867	364,749	364,203	217,420	415,753	86.12	
MMDA and other savings accounts .....	12,477,571	11,823,477	11,595,309	10,972,854	10,375,834	5.53	15.74
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	28,031,863	26,156,654	27,483,371	24,942,871	21,572,013	7.17	57.58
Time deposits of \$250K or more .....	180,705	232,035	215,100	341,068	861,183	-22.12	-62.12
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	682,839	170,419	319,532	192,971	433,097	300.68	15.02
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	22,781	55,785	34,730	59,346	32,016	-59.16	-76.71
Other borrowings w/remaining maturity of 1 year or less .....	2,050,140	307,772	11,810	317,193	605,546	566.12	90.53
Other borrowings w/remaining maturity over 1 year .....	1,208,410	1,612,072	1,609,400	1,616,128	2,925,565	-25.04	-54.39
Brokered deposits < \$250K .....	364,009	875,611	767,959	1,198,542	1,345,868	-58.43	-89.14
Noncore funding .....	4,508,884	3,253,694	2,958,531	3,725,248	6,203,275	38.58	-45.32
Trading liabilities .....	173,350	9,609	19,421	14,110	14,970	1704.04	267.71
Subordinated notes and debentures + trust preferred securities .....	249,309	249,007	249,161	248,867	248,572	0.12	0.59
Other liabilities .....	313,202	373,609	368,916	397,754	425,525	-16.17	26.50
Total liabilities .....	33,276,608	30,042,573	31,079,400	29,328,850	28,464,355	10.76	25.21
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	193,195	290,200	193,195	353,512	256,716	-33.43	20.80
Common stock .....	1,752	1,752	1,752	1,752	1,752	0.00	7.48
Common surplus .....	1,710,319	1,708,246	1,713,851	1,720,329	1,716,431	0.12	16.01
Retained earnings .....	2,768,736	2,576,766	2,672,601	2,458,920	2,380,867	7.45	58.43
Accumulated other comprehensive income .....	-182,788	2,889	-10,317	12,618	-33,183		
Other equity capital components .....	-531,832	-469,801	-546,229	-456,198	-400,460		
Total holding company equity capital .....	3,959,382	4,110,052	4,024,853	4,090,933	3,922,123	-3.67	24.06
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	3,959,382	4,110,052	4,024,853	4,090,933	3,922,123	-3.67	24.06
Total liabilities and capital .....	37,235,990	34,152,625	35,104,253	33,419,783	32,386,478	9.03	25.08
<b>Memoranda</b>							
Non-interest-bearing deposits .....	8,085,703	7,999,143	8,504,077	7,661,728	5,450,709	1.08	60.49
Interest-bearing deposits .....	20,490,874	19,265,157	19,962,353	18,820,753	18,328,355	6.36	23.59
Total deposits .....	28,576,577	27,264,300	28,466,430	26,482,481	23,779,064	4.81	32.19
Long-term debt that reprices within 1 year .....	600,000	0	600,000	0	0		-71.63
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,024,853	4,090,933	4,090,933	3,922,123	3,780,888		
Accounting restatements .....	1,713	0	0	-98,337	0		
Net income .....	161,086	185,307	350,994	306,771	326,790		
Net sale of new perpetual preferred stock .....	0	-65,000	-164,458	96,796	0		
Net sale of new common stock .....	16,943	26,709	41,293	25,528	36,069		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	6,078	52,394	137,802	77,368	186,076		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	66,664	65,774	133,172	130,381	127,006		
Change in other comprehensive income .....	-172,471	-9,729	-22,935	45,801	91,789		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	-331		
Holding company equity capital, ending balance .....	3,959,382	4,110,052	4,024,853	4,090,933	3,922,123		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	43.42	38.78	57	45.36	36.32	73	44.05	36.25	69	47.27	36.22	73	47.09	37.78	65
Commercial and industrial loans .....	17.16	11.05	79	15.45	12.25	70	15.56	10.76	76	17.11	13.52	69	16.65	12.02	74
Loans to individuals .....	3.08	3.52	62	0.88	3.48	38	1.27	3.36	50	0.94	3.40	41	1.08	4.20	35
Loans to depository institutions and acceptances of other banks .....	0	0.02	66	0	0.01	66	0	0.02	69	0	0.03	31	0	0.04	58
Agricultural loans.....	0	0.19	29	0	0.21	29	0.04	0.18	52	0.01	0.19	33	0.03	0.24	46
Other loans and leases.....	7.72	4.45	76	8.90	4.22	81	8.48	4.47	79	8.22	4.63	77	6.07	5.01	61
Net loans and leases.....	70.63	61.60	72	69.66	59.81	78	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
Debt securities over 1 year.....	17.21	19.46	45	14.17	17.61	37	18	19.46	48	13.64	15.55	40	15.73	14.60	57
Mutual funds and equity securities .....	0.01	0.05	42	0.01	0.06	43	0.01	0.06	41	0	0.05	37	0.01	0.06	36
Subtotal .....	87.86	82.34	75	83.84	78.32	69	86.61	79.22	78	86.05	78.16	82	86.04	79.65	69
Interest-bearing bank balances .....	1.17	4.59	16	3.92	9.11	19	1.94	8.50	11	0.89	7.51	6	0.64	3.06	19
Federal funds sold and reverse repos .....	0.09	0.58	67	0.07	0.52	70	0	0.54	28	0	0.82	61	0.02	1.57	61
Debt securities 1 year or less .....	0.57	1.68	28	0.83	1.53	39	0.72	1.56	41	1.21	1.68	48	1.15	1.91	47
Trading assets .....	0.03	0.55	48	0.40	0.60	64	0.25	0.49	64	0.59	1.01	61	0.28	1.19	54
Total earning assets.....	89.73	90.95	35	89.07	91.43	20	89.52	91.77	22	88.75	91.05	18	88.14	89.53	32
Non-interest cash and due from depository institutions.....	1.07	1.01	57	1.19	1.01	61	0.98	0.82	66	1.25	1.07	62	1.15	1.14	49
Other real estate owned.....	0.05	0.01	90	0.07	0.02	90	0.08	0.01	96	0.04	0.02	79	0.07	0.03	83
All other assets.....	9.21	7.97	64	9.74	7.50	76	9.50	7.35	76	10	7.82	79	10.71	9.27	70
<b>Memoranda</b>															
Short-term investments .....	1.83	7.68	12	4.83	12.01	15	2.66	11.47	6	2.11	11.17	6	1.82	7.63	19
U.S. Treasury securities.....	0.31	1.96	31	0.37	1.08	54	0.35	1.47	44	0.08	0.84	48	0	1.03	26
US agency securities (excluding mortgage-backed securities) .....	0.05	0.84	32	0.07	0.77	28	0.06	0.82	32	0.10	0.63	37	0	0.54	13
Municipal securities .....	5.58	1.75	87	5.56	1.72	87	5.78	1.73	87	5.66	1.69	88	6.07	1.34	93
Mortgage-backed securities .....	11.41	13.68	42	8.36	12.97	29	12.01	14.14	41	8.02	11.75	35	9.99	11.44	40
Asset-backed securities .....	0.43	0.68	62	0.63	0.38	77	0.51	0.50	70	0.98	0.32	83	0.81	0.28	82
Other debt securities .....	0.01	0.52	26	0.01	0.52	27	0.01	0.53	29	0.01	0.42	31	0.01	0.39	30
Loans held-for-sale.....	0.23	0.35	66	0.47	0.42	70	0.39	0.55	65	0.39	0.52	51	0.47	0.39	68
Loans held for investment .....	71.15	61.41	74	70.12	59.85	81	69.01	58.06	80	73.17	61.72	81	70.47	63.50	63
Real estate loans secured by 1–4 family .....	23.20	12.26	87	24.69	11.69	90	23.64	11.46	88	26.08	11.91	92	28.18	13.29	92
Revolving .....	1.54	1.49	55	1.78	1.45	61	1.64	1.42	60	2.02	1.66	60	2.50	2.07	61
Closed-end, secured by first liens .....	21.61	10.40	87	22.84	9.84	90	21.95	9.67	88	23.96	9.81	93	25.55	10.69	92
Closed-end, secured by junior liens .....	0.05	0.18	31	0.07	0.20	34	0.06	0.17	35	0.09	0.22	38	0.13	0.28	41
Commercial real estate loans .....	20.21	24.34	41	20.65	22.48	41	20.39	22.69	44	21.16	22.22	43	18.91	22.23	41
Construction and land development .....	4.77	3.75	63	5.51	3.35	77	5.15	3.34	72	5.51	3.40	79	4.39	3.44	64
Multifamily.....	4.33	3.69	69	3.96	3.31	66	4	3.57	67	4.07	3.12	69	3.71	3.01	69
Nonfarm nonresidential .....	11.11	15.50	34	11.19	14.81	35	11.23	14.57	38	11.58	14.72	37	10.81	14.69	38
Real estate loans secured by farmland.....	0.01	0.35	34	0.03	0.34	37	0.02	0.30	40	0.04	0.33	41	0.01	0.36	28

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	60.83	62.08	41	64.26	59.66	52	63.48	61.05	47	64.27	57.15	56	66.39	57.46	56
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	32.50	20.31	85	34.97	19.82	89	34.07	19.86	88	35.45	19.43	91	39.72	20.75	91
Real estate loans secured by 1–4 family.....	2.16	2.40	49	2.51	2.42	56	2.36	2.43	53	2.75	2.64	55	3.52	3.15	55
Revolving .....	30.33	17.67	83	32.46	17.22	89	31.71	17.24	87	32.70	16.59	90	36.20	17.39	91
Closed-end.....	28.31	38.23	35	29.26	36.54	34	29.38	37.86	35	28.77	34.63	36	26.66	33.52	37
Construction and land development.....	6.68	5.97	58	7.80	5.50	73	7.43	5.65	66	7.49	5.26	72	6.19	5.09	63
1–4 family.....	1.55	1.34	63	1.33	1.11	64	1.56	1.18	67	1.10	0.93	62	1.14	0.94	66
Other.....	5.13	4.56	58	6.48	4.33	74	5.87	4.40	66	6.39	4.19	75	5.05	4.02	65
Multifamily.....	6.07	5.72	64	5.61	5.34	62	5.77	5.78	61	5.53	4.96	64	5.23	4.69	66
Nonfarm nonresidential .....	15.56	24.64	31	15.85	24.14	30	16.19	24.56	31	15.75	22.93	31	15.24	22.15	34
Owner-occupied.....	3.49	8.28	25	3.65	8.14	25	3.99	8.29	28	3.67	7.68	25	3.97	7.72	30
Other.....	12.07	16.13	33	12.19	15.71	34	12.20	15.94	35	12.08	14.95	34	11.27	14.34	38
Real estate loans secured by farmland.....	0.02	0.59	32	0.04	0.59	35	0.03	0.54	38	0.05	0.54	39	0.01	0.55	27
Loans to depository institutions and acceptances of other banks.....	0	0.05	66	0	0.03	65	0	0.04	69	0	0.06	31	0	0.11	58
Commercial and industrial loans .....	24.04	18.46	71	21.88	20.98	59	22.42	18.86	63	23.27	22.17	58	23.48	19.53	66
Loans to individuals .....	4.32	6.27	60	1.25	6.28	34	1.83	6.24	45	1.27	6.13	35	1.53	7.13	33
Credit card loans .....	0.45	0.53	74	0.43	0.51	71	0.47	0.53	73	0.43	0.65	70	0.53	0.81	70
Agricultural loans.....	0	0.32	29	0	0.37	28	0.06	0.34	46	0.01	0.32	32	0.04	0.37	42
Other loans and leases.....	10.82	8.30	70	12.60	8.03	73	12.21	8.75	70	11.17	9.09	67	8.56	9.85	57
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	489.50	407.54	62	469.76	383.17	70	484.57	391.81	70	475.16	381.27	69	519.10	391.26	68
Real estate loans secured by 1–4 family.....	261.53	130.40	88	255.63	124.52	90	260.06	126.06	88	262.11	125.03	92	310.58	138.18	92
Revolving .....	17.40	15.55	58	18.38	15.53	61	18	15.44	60	20.34	17.42	60	27.54	21.26	65
Closed-end.....	244.12	113.22	88	237.24	107.53	90	242.06	108.85	88	241.77	106.14	91	283.04	115.20	92
Commercial real estate loans .....	227.83	254.23	41	213.87	238.21	40	224.30	245.88	43	212.69	234.65	42	208.43	229.44	44
Construction and land development.....	53.76	38.88	69	57.03	35.52	77	56.68	35.95	76	55.35	35.62	73	48.36	34.95	66
1–4 family.....	12.43	8.60	68	9.69	7.06	68	11.91	7.42	71	8.13	6.34	64	8.91	6.61	65
Other.....	41.32	29.76	68	47.34	28.07	77	44.77	28.11	74	47.22	28.16	76	39.45	27.32	69
Multifamily.....	48.83	39.14	72	41.01	34.78	69	44.03	38.66	71	40.91	32.74	71	40.90	31.04	73
Nonfarm nonresidential .....	125.25	162.28	34	115.83	157.17	34	123.58	158.05	36	116.42	155.06	36	119.16	152.10	41
Owner-occupied.....	28.10	54.20	29	26.71	52.65	28	30.44	52.99	32	27.10	52.37	29	31.01	53.07	34
Other.....	97.15	106.54	45	89.12	102.08	40	93.14	102.54	43	89.32	100.54	40	88.15	97.41	45
Real estate loans secured by farmland.....	0.15	3.62	34	0.27	3.59	37	0.21	3.22	40	0.37	3.44	39	0.10	3.60	28
Loans to depository institutions and acceptances of other banks.....	0	0.27	65	0	0.18	66	0	0.21	69	0	0.28	31	0	0.44	58
Commercial and industrial loans .....	193.43	115.10	84	159.96	127.07	67	171.17	114.45	76	172.03	139.91	65	183.58	122.02	77
Loans to individuals .....	34.76	35.52	62	9.11	35.29	38	13.94	34.55	50	9.42	37.47	39	11.95	43.51	37
Credit card loans .....	3.60	2.76	78	3.15	2.61	74	3.56	2.77	76	3.18	3.30	72	4.18	4.34	74
Agricultural loans.....	0.02	1.81	29	0.03	2.01	29	0.45	1.86	53	0.10	1.88	32	0.32	2.18	45
Other loans and leases.....	87.06	50.19	75	92.11	46.75	80	93.23	51.06	77	82.59	49.54	75	66.93	52.44	63
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	32.77	30.64	54	35.50	28.84	65	34.94	30.07	58	33.60	27.32	63	28.65	26.45	51
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	263.73	203.71	69	259.47	187.37	77	266.71	195.33	75	248.42	183.76	68	224.03	178.57	60
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	291.83	261.50	56	286.18	244.59	59	297.15	252.85	59	275.52	240.85	53	255.04	236.10	50

## Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	1.83	7.68	12	4.83	12.01	15	2.66	11.47	6	2.11	11.17	6	1.82	7.63	19
Liquid assets .....	13.12	25.39	18	14.39	28.17	14	14.65	29.03	17	10.94	26.22	8	12.09	22.44	19
Investment securities .....	17.80	21.68	39	15.01	19.64	34	18.73	21.63	45	14.86	17.85	36	16.89	16.99	52
Net loans and leases .....	70.63	61.60	72	69.66	59.81	78	68.60	58.67	75	72.40	61.58	80	70.31	63.77	59
Net loans, leases and standby letters of credit .....	71.37	62.44	72	70.39	60.62	78	69.31	59.49	76	73.24	62.48	80	71.17	64.84	61
Core deposits .....	75.28	75.64	36	76.59	74.75	41	78.29	75.71	47	74.64	70.67	48	66.61	63.09	46
Noncore funding .....	12.11	10.86	66	9.53	10.89	56	8.43	10.30	55	11.15	14.13	51	19.15	19.36	61
Time deposits of \$250K or more .....	0.49	1.54	16	0.68	1.81	21	0.61	1.58	22	1.02	2.11	28	2.66	2.94	51
Foreign deposits .....	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos .....	1.83	1.20	76	0.50	1.20	46	0.91	1.23	58	0.58	1.47	44	1.34	1.94	56
Secured federal funds purchased .....	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	1.75	0.50	83	0.43	0.52	57	0.91	0.54	68	0.57	0.54	57	1.31	0.48	71
Commercial paper .....	0.06	0.02	90	0.16	0.01	92	0.10	0.01	92	0.18	0.01	93	0.10	0.02	92
Other borrowings w/remaining maturity of 1 year or less .....	5.51	1.63	89	0.90	0.99	63	0.03	1	32	0.95	1.24	57	1.87	3.01	40
Earning assets that reprice within 1 year .....	45.65	36.16	73	46.67	38.93	70	44.53	37.37	67	43.91	39.38	58	41.61	39.29	55
Interest-bearing liabilities that reprice within 1 year .....	2.65	6.49	21	3.26	7.04	21	3.01	6.39	25	4.11	8.20	24	6.01	10.19	20
Long-term debt that reprices within 1 year .....	1.61	0.28	89	0	0.26	29	1.71	0.26	90	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year .....	41.38	28.22	81	43.41	30.25	81	39.81	29.65	74	39.80	29.11	75	35.60	26.63	74
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	11.69	3.09	82	5.60	-1.82	77	6.65	-2.33	80	10.50	3.20	75	20.13	14.45	73
Net short-term noncore funding dependence .....	7.96	-1.79	86	-0.13	-8.21	75	1.30	-7.71	75	4.76	-4.76	81	9.17	3.38	65
Short-term investment / Short-term noncore funding .....	20.77	166.36	9	102.39	284.81	24	70.30	273.46	19	33.97	184.19	13	18.73	77.77	23
Liquid assets - short-term noncore funding / Nonliquid assets .....	4.94	28.61	19	11.30	34.02	19	12.74	36.68	21	5.30	28.18	16	2.70	16.97	23
Net loans and leases / Total deposits .....	92.04	76.80	80	87.25	74.66	81	84.60	72.79	78	91.37	79.43	82	95.76	90.31	64
Net loans and leases / Core deposits .....	93.83	82.80	72	90.95	81.17	75	87.62	78.25	70	97.01	88.34	74	105.56	103.93	60
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-13.31	-6.37	18	4.24	0.84	96	3.65	0.12	97	4.90	1.57	91	2.61	0.72	91
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-5.66	-13.54	78	1.33	1.94	42	-0.22	-0.25	50	1.86	4.31	17	0.39	1.36	30
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	59.52	23.58	90	35.11	13.42	81	34.05	14.28	78	37.84	11.38	87	40.32	12.67	87
Available-for-sale securities .....	40.40	74.56	9	64.83	84.66	18	65.88	83.77	21	62.13	87.23	12	59.65	85.40	12
U.S. Treasury securities .....	1.72	9.26	34	2.45	5.52	58	1.89	6.70	44	0.55	4.72	49	0.02	6.15	28
US agency securities (excluding mortgage-backed securities) .....	0.29	4.02	33	0.44	4.50	30	0.33	4.12	30	0.68	4.01	36	0	3.49	13
Municipal securities .....	31.33	8	92	37.06	8.87	92	30.86	8.22	90	38.11	9.83	92	35.92	7.75	93
Mortgage-backed securities .....	64.10	63.23	48	55.72	66.59	33	64.12	66.54	41	53.98	66.64	29	59.15	67.43	34
Asset-backed securities .....	2.43	3.36	61	4.20	2.05	78	2.70	2.50	68	6.59	1.91	83	4.82	1.66	80
Other debt securities .....	0.04	3.01	26	0.06	3.17	25	0.05	3.08	28	0.06	3.01	30	0.05	2.94	28
Mutual funds and equity securities .....	0.08	0.28	45	0.06	0.32	43	0.07	0.29	42	0.03	0.35	37	0.03	0.40	35
Debt securities 1 year or less .....	3.22	8.89	31	5.51	8.69	46	3.83	7.78	41	8.16	10.55	52	6.84	11.86	43
Debt securities 1 to 5 years .....	2.56	20.02	8	3.48	17.05	18	2.42	18.25	10	4.19	17.03	25	2.46	17.94	17
Debt securities over 5 years .....	94.14	68.75	94	90.95	72.17	83	93.69	71.11	92	87.61	69.86	71	90.68	66.02	86
Pledged securities .....	38.82	30.80	66	44.28	33.87	64	34.30	32.26	54	41.98	35.67	59	46.83	30.57	72
Structured notes, fair value .....	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-58.55	-31.70	24	-18.34	51.37	13	32.34	27.98	60	19.66	183.32	18	-26.91	26.69	13
Investment securities .....	29.30	21.19	69	-1.96	33.34	13	32.41	31.36	58	-9.20	23.62	9	-18.23	11.75	2
Core deposits .....	7.17	9.58	55	6.83	16.88	12	10.19	16.94	29	15.63	26.88	17	0.32	11.23	8
Noncore funding .....	38.58	10.50	78	-47.66	-23.76	21	-20.58	-14.79	38	-39.95	-12.18	17	-19.15	6.59	15

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	11,483,648	10,274,532	10,848,135	10,010,492	9,024,412
Commit: Secured commercial real estate loans .....	2,871,029	2,080,888	2,527,943	1,937,010	2,048,423
Commit: Unsecured real estate loans .....	0	976,441	928,354	944,279	826,898
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	274,324	251,341	248,292	278,798	277,969
Commercial and similar letters of credit .....	5,152	5,779	5,992	3,642	7,081
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	513,652	551,254	572,711	479,589	429,204
Credit derivatives - notional amount (holding company as beneficiary) .....	187,645	187,474	181,312	165,839	149,184
Credit derivative contracts w/ purchased credit protection-investment grade .....	480,023	493,093	455,044	367,568	348,092
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	221,274	245,635	298,979	277,860	230,296
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	105,000	397,000	245,016	335,500	263,000
Written options contracts (interest rate) .....	246,182	524,952	352,810	484,185	401,358
Purchased options contracts (interest rate) .....	169,358	258,759	218,820	257,366	146,068
Interest rate swaps .....	7,895,162	6,915,876	7,311,921	6,764,625	5,767,620
Futures and forward foreign exchange .....	1,008,177	941,644	968,802	810,182	537,289
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	46,320
Purchased options contracts (commodity and other) .....	0	0	0	0	46,320
Commodity and other swaps .....	0	66,839	7,804	170,761	417,614

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	30.84	24.48	75	30.08	22.45	79	30.90	22.78	79	29.95	22.01	80	27.86	23.52	69
Standby letters of credit .....	0.74	0.66	67	0.74	0.67	66	0.71	0.65	65	0.83	0.71	70	0.86	0.84	65
Commercial and similar letters of credit .....	0.01	0.02	69	0.02	0.02	68	0.02	0.02	68	0.01	0.02	62	0.02	0.02	71
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	1.38	0.26	91	1.61	0.25	93	1.63	0.24	93	1.44	0.35	90	1.33	0.42	88
Credit derivatives - notional amount (holding company as beneficiary) .....	0.50	0.18	84	0.55	0.19	82	0.52	0.18	83	0.50	0.30	80	0.46	0.52	80
Credit derivative contracts w/ purchased credit protection-investment grade .....	1.29	0.19	89	1.44	0.18	93	1.30	0.18	91	1.10	0.25	88	1.07	0.30	87
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.59	0.17	85	0.72	0.14	87	0.85	0.13	89	0.83	0.30	86	0.71	0.45	84
Derivative contracts .....	25.31	44.65	64	26.66	49.75	62	25.94	46.30	62	26.40	48.62	62	23.55	68.47	56
Interest rate contracts .....	22.60	32.11	61	23.71	35.96	60	23.16	32.46	62	23.46	34.36	58	20.31	47.31	54
Interest rate futures and forward contracts .....	0.28	3.60	57	1.16	5.17	65	0.70	3.25	62	1	6.21	57	0.81	10.67	58
Written options contracts (interest rate) .....	0.66	1.58	63	1.54	1.82	67	1.01	1.41	65	1.45	2.18	60	1.24	2.47	65
Purchased options contracts (interest rate) .....	0.45	1.48	66	0.76	1.33	71	0.62	1.31	70	0.77	1.46	68	0.45	2.65	62
Interest rate swaps .....	21.20	21.90	66	20.25	20.67	63	20.83	20.49	63	20.24	20.83	59	17.81	28.86	56
Foreign exchange contracts .....	2.71	6.76	79	2.76	6.16	81	2.76	6.30	80	2.42	6.01	80	1.66	10.12	75
Futures and forward foreign exchange contracts .....	2.71	4.19	84	2.76	3.93	84	2.76	3.78	85	2.42	3.47	82	1.66	5.23	78
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0.20	0.86	75	0.02	0.92	72	0.51	1.86	77	1.58	3.32	80
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0.14	0.98	78
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0.14	0.94	77
Commodity and other swaps .....	0	0.32	37	0.20	0.29	80	0.02	0.31	77	0.51	0.32	83	1.29	0.38	85
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	46.40	46.07	66	42.32	42.93	68	45.09	44.98	64	40.80	42.82	65	39.03	45.53	57

## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	9,423,879	9,105,070	9,105,173	8,822,619	7,625,589
Interest rate contracts .....	8,415,702	8,096,587	8,128,567	7,841,676	6,578,046
Foreign exchange contracts.....	1,008,177	941,644	968,802	810,182	537,289
Equity, commodity, and other contracts .....	0	66,839	7,804	170,761	510,254
<b>Derivatives Position</b>					
Futures and forwards .....	1,113,177	1,338,644	1,213,818	1,145,682	800,289
Written options .....	246,182	524,952	352,810	484,185	447,678
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	246,182	524,952	352,810	484,185	447,678
Purchased options .....	169,358	258,759	218,820	257,366	192,388
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	169,358	258,759	218,820	257,366	192,388
Swaps .....	7,895,162	6,982,715	7,319,725	6,935,386	6,185,234
Held for trading.....	9,242,055	8,441,877	8,726,166	8,260,301	7,107,298
Interest rate contracts .....	8,233,878	7,433,394	7,749,560	7,279,358	6,059,755
Foreign exchange contracts.....	1,008,177	941,644	968,802	810,182	537,289
Equity, commodity, and other contracts .....	0	66,839	7,804	170,761	510,254
Non-traded.....	181,824	663,193	379,007	562,318	518,291
Interest rate contracts .....	181,824	663,193	379,007	562,318	518,291
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	10,068,292	9,484,054	9,710,935	9,177,971	7,924,826
One year or less .....	4,832,926	4,849,166	4,734,783	1,759,223	1,659,008
Over 1 year to 5 years .....	3,149,109	2,869,069	3,064,728	4,117,251	3,620,598
Over 5 years .....	2,086,257	1,765,819	1,911,424	3,301,497	2,645,220
Gross negative fair value (absolute value) .....	173,463	10,039	19,421	16,156	15,680
Gross positive fair value.....	12,281	143,772	89,570	206,722	92,487
Held for trading.....	11,248	137,229	86,923	197,098	89,960
Non-traded.....	1,033	6,543	2,647	9,624	2,527
Current credit exposure on risk-based capital derivative contracts .....	12,281	143,772	89,570	206,722	92,487
Credit losses on derivative contracts .....	-1,383	-796	-2,244	2,275	2,848
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	89.30	93.66	26	88.92	94.09	22	89.27	94.17	23	88.88	94.10	23	86.26	93.44	22
Foreign exchange contracts .....	10.70	3.30	83	10.34	3.27	84	10.64	3.47	84	9.18	3.49	84	7.05	3.20	82
Equity, commodity, and other contracts .....	0	1.20	35	0.73	1.17	75	0.09	1.14	71	1.94	1.17	78	6.69	1.64	86
Futures and forwards .....	11.81	9.78	66	14.70	12.57	66	13.33	11.16	66	12.99	14.05	60	10.49	13.49	61
Written options .....	2.61	5.78	50	5.77	7.49	55	3.87	6.28	52	5.49	8.18	54	5.87	5.91	60
Exchange-traded .....	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	2.61	5.46	52	5.77	7.20	56	3.87	5.96	54	5.49	7.73	56	5.87	5.10	64
Purchased options .....	1.80	3.69	55	2.84	3.44	62	2.40	3.27	60	2.92	3.42	64	2.52	4.42	60
Exchange-traded .....	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	1.80	3.17	58	2.84	3.04	65	2.40	2.87	63	2.92	2.86	66	2.52	3.35	63
Swaps .....	83.78	74.97	50	76.69	71.23	46	80.39	74.26	43	78.61	68.76	52	81.11	69.75	50
Held for trading .....	98.07	37.98	86	92.72	40.60	76	95.84	40.42	81	93.63	43.53	80	93.20	44.16	75
Interest rate contracts .....	87.37	31.52	84	81.64	34.42	77	85.11	34.15	82	82.51	36.62	82	79.47	37.24	79
Foreign exchange contracts .....	10.70	1.71	89	10.34	1.57	90	10.64	1.68	89	9.18	1.60	89	7.05	1.60	88
Equity, commodity, and other contracts .....	0	0.58	40	0.73	0.58	83	0.09	0.60	82	1.94	0.68	83	6.69	0.83	90
Non-traded .....	1.93	62.02	13	7.28	59.40	23	4.16	59.58	18	6.37	56.47	19	6.80	55.84	24
Interest rate contracts .....	1.93	57.94	15	7.28	56.19	23	4.16	56.71	19	6.37	53.82	20	6.80	52.22	25
Foreign exchange contracts .....	0	0.36	33	0	0.38	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	106.84	93.09	90	104.16	91.87	88	106.65	92.53	91	104.03	91.48	85	103.92	93.86	87
One year or less .....	51.28	31.78	69	53.26	28.05	78	52	27.56	77	19.94	32.05	48	21.76	32.17	53
Over 1 year to 5 years .....	33.42	24.76	66	31.51	26.03	58	33.66	27.01	58	46.67	27.06	80	47.48	30.45	75
Over 5 years .....	22.14	27.14	46	19.39	30.08	41	20.99	29.89	40	37.42	29.56	59	34.69	28.09	60
Gross negative fair value (absolute value) .....	1.84	1.56	66	0.11	1.25	10	0.21	0.98	13	0.18	1.55	9	0.21	0.83	19
Gross positive fair value .....	0.13	1.74	6	1.58	1.68	46	0.98	1.34	29	2.34	2.23	55	1.21	1.19	55
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.06	0.07	62	0	0.05	20	0.01	0.04	29	0.01	0.07	21	0.01	0.06	29
Gross positive fair value (X) .....	0	0.08	21	0.05	0.07	59	0.03	0.05	56	0.07	0.09	56	0.03	0.07	56
Held for trading (X) .....	0	0.06	52	0.04	0.05	69	0.03	0.04	70	0.06	0.07	65	0.03	0.06	66
Non-traded (X) .....	0	0.02	19	0	0.01	32	0	0.01	24	0	0.02	32	0	0.01	31
Current credit exposure (X) .....	0	0.04	31	0.05	0.05	64	0.03	0.04	62	0.07	0.06	60	0.03	0.05	61
Credit losses on derivative contracts .....	-0.04	0	0	-0.03	0	0	-0.07	0	0	0.07	0	98	0.10	0	99
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.04	0.54	25	0.55	0.63	61	0.33	0.46	58	0.80	0.85	59	0.38	0.73	57

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	280,015	383,702	383,702	201,371	238,023
Gross losses .....	3,819	20,855	40,652	112,053	74,313
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	5,575	11,464	16,965	11,423	19,161
Net losses .....	-1,756	9,391	23,687	100,630	55,152
Provision for loan and lease losses .....	-1,000	-55,500	-80,000	166,999	18,500
Adjustments .....	0	0	0	115,962	0
Ending balance .....	280,771	318,811	280,015	383,702	201,371
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets .....	-0.01	0.08	27	-0.33	-0.14	17	-0.23	-0.09	16	0.49	0.51	50	0.06	0.15	26
Provision for loan and lease losses / Average loans and leases .....	-0.01	0.14	27	-0.46	-0.25	29	-0.33	-0.16	24	0.68	0.82	43	0.08	0.24	26
Provision for loan and lease losses / Net loan and lease losses .....	56.95	198.72	39	-590.99	77.32	14	-337.74	-105.48	19	165.95	487.86	11	33.54	130.58	5
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.06	1.17	42	1.33	1.39	50	1.16	1.23	45	1.57	1.58	55	0.88	0.83	54
Allowance for loan and lease losses / Total loans and leases .....	1.06	1.15	42	1.32	1.37	50	1.15	1.20	45	1.56	1.55	57	0.88	0.81	54
Allowance for loan and lease losses / Net loans and leases losses (X) .....	28.67			16.97	15.27	72	11.82	21.39	52	3.81	11.58	19	3.65	8.03	40
Allowance for loan and lease losses / Nonaccrual assets .....	259.15	413.77	39	216.68	318.67	40	214.66	364.13	33	181.98	299.17	28	161.89	218.72	52
ALLL / 90+ days past due + nonaccrual loans and leases .....	245.71	319.24	46	208.23	260.68	46	205.68	287.08	42	176.19	244.34	38	156.51	151.73	64
Gross loan and lease losses / Average loans and leases .....	0.03	0.16	20	0.17	0.22	51	0.17	0.19	53	0.46	0.34	72	0.32	0.28	67
Recoveries / Average loans and leases .....	0.05	0.07	41	0.09	0.08	65	0.07	0.08	51	0.05	0.07	37	0.08	0.08	60
Net losses / Average loans and leases .....	-0.01	0.08	9	0.08	0.13	40	0.10	0.11	56	0.41	0.27	75	0.24	0.21	65
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	13.71	23.25	27	10.23	16.12	35	15.14	34.67	19	15.37	33.98	12	37.92	36.22	65
Earnings coverage of net loan and lease losses (X) .....	-115.09	-9.51	16	18.84	4.52	58	15.04	39.72	38	4.91	22.91	23	7.71	24.40	31
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.02	-0.01	29	0.14	0.03	87	0.06	0.02	81	0.15	0.04	86	-0.01	0.01	27
Real estate loans secured by 1-4 family .....	-0.03	-0.02	35	-0.01	-0.01	45	-0.03	-0.02	34	0.01	0.01	61	0.02	0.01	63
Revolving .....	-0.17	-0.08	18	-0.08	-0.05	23	-0.25	-0.07	15	0.06	0.01	77	-0.04	0.02	14
Closed-end .....	-0.02	-0.02	38	0	-0.01	51	-0.01	-0.01	44	0.01	0	65	0.03	0	80
Commercial real estate loans .....	0	0	42	0.32	0.05	92	0.15	0.04	87	0.32	0.07	89	-0.05	0.01	5
Construction and land development .....	0	-0.02	45	-0.01	0	37	-0.01	0	36	0	0	44	-0.02	-0.01	30
1-4 family .....	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other .....	0	-0.01	39	-0.01	-0.01	35	-0.01	0	29	0	0	36	-0.02	-0.01	27
Multifamily .....	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	22
Nonfarm nonresidential .....	0	0	46	0.60	0.07	96	0.28	0.05	89	0.58	0.11	92	-0.07	0.02	1
Owner-occupied .....	0	0	41	0	0.01	28	0	0.01	17	0.01	0.02	54	-0.07	0.01	0
Other .....	0	0	55	0.60	0.06	97	0.28	0.04	92	0.58	0.08	94	0	0.01	28
Real estate loans secured by farmland .....	0	0	55	0	-0.01	58	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans .....	-0.07	0.10	11	-0.12	0.20	6	0.21	0.17	64	1.26	0.47	89	0.95	0.37	87
Loans to individuals .....	0.17	0.65	19	0.68	0.78	59	0.43	0.71	42	1.18	1.13	66	1.33	1.17	63
Credit card loans .....	1.46	1.99	36	1.69	2.18	33	1.42	1.84	34	3.05	2.92	51	3.28	3.11	52
Agricultural loans .....	0	0.01	53	0	0.03	48	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0.06	0.14	57	0.03	0.08	57	0.05	0.10	61	0.04	0.15	51	0	0.15	33

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		23,518		12,175		20,859		42,795		27,400
90+ days past due loans and leases .....		5,925		5,970		5,700		6,927		10,281
Nonaccrual loans and leases.....		108,345		147,135		130,443		210,854		118,380
Total past due and nonaccrual loans and leases.....		137,788		165,280		157,002		260,576		156,061
Restructured 30–89 days past due .....		288		951		1,710		11,257		815
Restructured 90+ days past due .....		33		159		57		54		109
Restructured nonaccrual .....		22,172		17,237		17,426		20,190		22,494
Total restructured loans and leases .....		22,493		18,347		19,193		31,501		23,418
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		33,933		40,825		40,763		40,780		25,116
Other real estate owned.....		17,880		24,000		29,619		14,269		21,101
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		6,004
Total other assets past due and nonaccrual.....		0		0		0		0		6,004
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.09	0.32	18	0.05	0.27	10	0.09	0.32	12	0.17
90+ days past due loans and leases .....	0.02	0.09	48	0.02	0.10	49	0.02	0.10	49	0.03
Nonaccrual loans and leases.....	0.41	0.38	60	0.61	0.58	60	0.54	0.46	68	0.86
90+ days past due and nonaccrual loans and leases.....	0.43	0.53	49	0.64	0.73	51	0.56	0.62	50	0.89
30–89 days past due restructured.....	0	0.01	50	0	0.01	62	0.01	0.01	67	0.05
90+ days past due restructured .....	0	0	65	0	0	71	0	0	65	0
Nonaccrual restructured.....	0.08	0.09	60	0.07	0.12	45	0.07	0.10	49	0.08
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.09	0.32	18	0.05	0.27	10	0.09	0.32	12	0.17
90+ days past due assets .....	0.02	0.10	47	0.02	0.10	47	0.02	0.10	48	0.03
Nonaccrual assets .....	0.41	0.39	60	0.61	0.59	60	0.54	0.47	68	0.86
30+ days past due and nonaccrual assets .....	0.52	0.88	31	0.69	1.04	38	0.64	0.97	35	1.06
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.31	0.32	60	0.45	0.43	59	0.39	0.36	64	0.65
90+ days past due and nonaccrual assets + other real estate owned .....	0.35	0.34	65	0.52	0.46	63	0.47	0.37	72	0.69
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.43	0.38	66	0.62	0.52	67	0.58	0.41	76	0.83
Allowance for loan and lease losses .....	57.16	57.44	59	66.83	67.93	58	72.35	62.64	69	72.25
Equity capital + allowance for loan and lease losses .....	3.78	3.52	60	4.81	4.43	62	4.71	3.60	71	6.20
Tier 1 capital + allowance for loan and lease losses.....	4.76	3.97	68	6.27	5.28	68	6.17	4.30	74	8.05
Loans and leases + other real estate owned .....	0.60	0.63	58	0.88	0.88	55	0.83	0.71	64	1.13

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.09	0.26	24	0.05	0.24	18	0.08	0.26	20	0.19	0.39	28	0.12	0.38	14
	90+ days past due .....		0	0.11	39	0	0.12	33	0	0.12	33	0	0.16	33	0	0.16	13
	Nonaccrual.....		0.66	0.45	75	0.83	0.65	69	0.80	0.52	78	0.94	0.76	69	0.47	0.46	59
Commercial and industrial	30–89 days past due .....		0.03	0.28	11	0	0.17	6	0.01	0.24	9	0.11	0.23	34	0.02	0.31	9
	90+ days past due .....		0	0.03	40	0	0.02	48	0	0.04	41	0	0.03	42	0.01	0.05	37
	Nonaccrual.....		0.01	0.46	6	0.35	0.64	38	0.11	0.57	15	1.08	0.75	75	0.85	0.83	60
Individuals	30–89 days past due .....		0.71	0.70	53	1.29	0.55	90	1.77	0.63	87	2.34	0.83	96	2.39	0.83	92
	90+ days past due .....		0.47	0.07	93	1.87	0.07	97	1.22	0.09	96	2.06	0.14	98	2.83	0.17	98
	Nonaccrual.....		0.01	0.18	28	0.06	0.18	44	0.05	0.17	42	0.04	0.28	32	0.04	0.17	37
Depository institution loans	30–89 days past due .....		0	0.01	45	0	0	45	0	0.01	45		0		0	0	47
	90+ days past due .....		0	0	46	0	0	48	0	0	47		0		0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47		0		0	0	48
Agricultural	30–89 days past due .....		0	0.10	29	0	0.16	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	0	0.69	24	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0	0.11	20	0	0.11	18	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due .....		0	0.01	33	0	0.01	35	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.07	23	0	0.13	46	0	0.09	21	0.01	0.15	41	0.01	0.13	40

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.10	0.39	18	0.09	0.35	19	0.12	0.46	14	0.17	0.65	11	0.16	0.67	10
	90+ days past due .....	0	0.22	43	0	0.27	38	0	0.24	41	0	0.33	37	0	0.31	14
	Nonaccrual .....	0.69	0.61	69	0.77	0.82	62	0.76	0.71	65	0.79	0.89	55	0.73	0.73	57
Revolving	30–89 days past due .....	0.44	0.26	75	0.36	0.29	66	0.58	0.28	84	0.63	0.48	65	0.54	0.45	61
	90+ days past due .....	0	0.02	35	0	0.02	34	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual .....	1.02	1.15	69	1.19	1.05	71	1.14	1.18	73	1.19	1.13	68	0.86	1	64
Closed-end	30–89 days past due .....	0.07	0.42	17	0.07	0.36	17	0.09	0.49	10	0.14	0.65	7	0.13	0.70	9
	90+ days past due .....	0.01	0.25	43	0	0.29	39	0	0.26	42	0	0.38	38	0	0.35	16
Junior lien	30–89 days past due .....	0.67	0.60	70	0.74	0.77	58	0.73	0.67	64	0.76	0.87	54	0.72	0.70	56
	Nonaccrual .....	0.01	0.01	58	0	0.01	42	0.01	0.01	41	0.01	0.02	43	0.02	0.02	48
	90+ days past due .....	0	0	36	0	0	36	0	0	36	0	0	32	0	0	29
	Nonaccrual .....	0.02	0.02	50	0.02	0.04	35	0.01	0.03	42	0.02	0.04	36	0.03	0.04	41
Commercial real estate	30–89 days past due .....	0.07	0.16	42	0.01	0.14	17	0.03	0.15	25	0.19	0.26	54	0.05	0.18	25
	90+ days past due .....	0	0.01	29	0	0.01	25	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual .....	0.62	0.32	83	0.90	0.52	80	0.85	0.38	85	1.10	0.62	79	0.08	0.23	24
Construction and development	30–89 days past due .....	0	0.22	16	0.01	0.12	39	0.09	0.17	63	0.05	0.28	39	0.01	0.28	26
	90+ days past due .....	0	0.01	39	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.03	0.16	49	0.01	0.36	33	0.01	0.20	34	0.02	0.41	27	0.03	0.20	35
1–4 family	30–89 days past due .....	0	0.02	29	0	0.02	33	0.06	0.02	81	0.02	0.03	63	0	0.06	25
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual .....	0	0.01	65	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due .....	0	0.17	19	0.01	0.07	46	0.03	0.13	62	0.03	0.22	40	0.01	0.20	32
	90+ days past due .....	0	0.01	40	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual .....	0.03	0.13	56	0.01	0.29	35	0.01	0.16	42	0.02	0.35	32	0.03	0.17	41
Multifamily	30–89 days past due .....	0.01	0.04	63	0	0.06	28	0	0.07	27	0.81	0.09	95	0.15	0.08	80
	90+ days past due .....	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual .....	0	0.07	25	0	0.14	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due .....	0.13	0.13	61	0.01	0.14	22	0.01	0.13	17	0.04	0.23	25	0.04	0.14	22
	90+ days past due .....	0	0.01	32	0	0.01	29	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual .....	1.12	0.39	91	1.65	0.66	89	1.54	0.45	93	2.01	0.80	90	0.13	0.28	28
Owner Occupied	30–89 days past due .....	0	0.04	11	0	0.04	23	0	0.04	25	0.01	0.07	27	0.04	0.07	40
	90+ days past due .....	0	0	34	0	0	34	0	0	37	0	0	33	0	0.01	26
	Nonaccrual .....	0	0.14	5	0	0.25	8	0	0.17	5	0.03	0.27	13	0	0.16	14
Other	30–89 days past due .....	0.13	0.08	69	0.01	0.09	35	0	0.08	33	0.03	0.14	40	0	0.07	18
	90+ days past due .....	0	0	37	0	0.01	36	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual .....	1.12	0.21	93	1.65	0.40	93	1.54	0.23	95	1.98	0.44	94	0.12	0.10	63
Farmland	30–89 days past due .....	0	0.11	30	0	0.11	30	7.05	0.10	99	6.51	0.11	98	0	0.23	23
	90+ days past due .....	0	0.01	43	0	0	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	9.58	0.63	95	0	1.10	21	0	0.69	23	12.52	1.13	96	2.46	0.84	84
Credit card	30–89 days past due .....	0.81	1.02	42	0.65	0.63	47	0.79	0.81	41	0.90	0.95	44	1.23	1.19	47
	90+ days past due .....	0.65	0.44	65	0.68	0.39	68	0.66	0.45	59	0.79	0.63	55	1.22	0.78	68
	Nonaccrual .....	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,180,239	1,240,197	1,169,374	1,265,883	1,317,723										
Retained earnings .....	2,836,012	2,677,543	2,762,303	2,576,544	2,380,867										
Accumulated other comprehensive income (AOCI) .....	-182,788	2,889	-10,317	12,618	-33,183										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,833,463	3,920,629	3,921,360	3,855,045	3,665,407										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,119,576	1,127,348	1,123,388	1,136,417	1,217,892										
Accumulated other comprehensive income-related adjustments .....	-182,788	2,889	-10,317	12,618	-33,183										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,896,675	2,790,392	2,808,289	2,706,010	2,480,698										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,896,675	2,790,392	2,808,289	2,706,010	2,480,698										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	193,195	290,200	193,195	353,512	256,716										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	193,195	290,200	193,195	353,512	256,716										
Less: Additional tier 1 capital deductions .....	277	577	410	713	638										
Additional tier 1 capital .....	192,918	289,623	192,785	352,799	256,078										
<b>Tier 1 Capital</b> .....	3,089,593	3,080,015	3,001,074	3,058,809	2,736,776										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	99,724	249,007	249,161	248,867	248,571										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	317,547	326,389	319,791	325,131	223,278										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	417,271	575,396	568,952	573,998	471,849										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	417,271	575,396	568,952	573,998	471,849										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,506,864	3,655,411	3,570,026	3,632,807	3,208,625										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	35,945,595	34,480,423	35,105,861	34,240,630	32,203,661										
Less: Deductions from common equity tier 1 capital .....	1,119,576	1,127,348	1,123,388	1,136,417	1,217,893										
Less: Other deductions .....	0	0	0	464,119	0										
Total assets for leverage ratio .....	34,826,019	33,353,075	33,982,473	32,640,094	30,985,768										
Total risk-weighted assets .....	29,863,512	26,072,881	27,242,735	25,903,415	24,296,382										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.70	11.85	18	10.70	12.66	21	10.31	12.37	23	10.45	12.35	21	10.21	12.11	23
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	10.35	12.53	14	11.81	13.44	21	11.02	13.11	16	11.81	13.08	29	11.26	12.78	28
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	11.74	14.37	4	14.02	15.42	24	13.10	14.91	17	14.02	15.23	31	13.21	14.36	35
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.87	9.08	46	9.23	9.11	57	8.83	8.98	53	9.37	9.13	59	8.83	9.76	27
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....			0			0			0			0				0		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....			0			0			0			0				0		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			173			161			336			45,245				89,104		7.45
Other insurance activities income .....			173			161			336			45,245				89,104		7.45
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			675,347			682,709			680,021			679,647				671,948		-1.08
																	14.77	

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	51.63			52.30			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	48.37			47.70			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.61			13.29			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.03	0.36	48	0.03	0.37	41	0.03	0.36	44	3.55	0.41	95	7.27	0.47	95			
Premium income / Insurance activities revenue .....	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	34.56			30.92			32.99			38.23			34.91					
Other premium income / Total premium income .....	65.44			69.08			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	18.14			21.10			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	163.24			5.07			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	3,806.36			-395.05			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	20.04	12.13	82	20.09	11.54	84	20.73	12	86	19.74	11.03	86	22.87	11.51	91			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34	0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0			0		

## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	148,624	94,099	138,417	83,209	22,489
Real estate loans.....	0	37	23	18	38
Commercial and industrial loans .....	148,624	94,062	138,394	83,191	22,451
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	2,929	3,000	2,994	3,000	3,000
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	151,553	97,099	141,411	86,209	25,489
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42				1.19
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18				27.03
Commercial and industrial loans .....		0.61			1.03			0.79			0.64				0.29
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....	57.94	11.61	85	70.02	-1.19	95	66.35	6.83	87	270	-2.40	98	1,336.08	22.48	95
Total selected assets.....	56.08	18.50	81	66.42	3.19	91	64.03	9.48	85	238.22	2.04	98	458.23	12.40	94
Deposits .....		-4.80			9.07			0.73			3.46				10.36

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.25	0.83	0.34	1.22	1.48
Dollar Amount in Thousands					
	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		31,871	176,693	393,252	253,270	302,042	-81.96	-66.04
Dividends .....		30,000	175,000	390,000	250,000	288,000	-82.86	-67.39
Interest .....		1,871	1,693	3,252	3,270	14,042	10.51	1.96
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		0	0	0	6,489	32,000		-100.00
Dividends .....		0	0	0	6,489	32,000		-100.00
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		31,871	176,693	393,252	259,759	334,042	-81.96	-68.70
Securities gains (losses) .....		0	0	0	0	27		
Other operating income .....		304	297	677	919	676	2.36	-62.38
Total operating income .....		32,175	176,990	393,929	260,678	334,745	-81.82	-68.65
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		5,462	5,466	10,942	10,961	16,802	-0.07	-39.44
Other expenses .....		3,323	3,842	7,329	6,422	6,583	-13.51	23.03
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		8,785	9,308	18,271	17,383	23,385	-5.62	-24.62
Income (loss) before taxes .....		23,390	167,682	375,658	243,295	311,360	-86.05	-74.29
Applicable income taxes (credit) .....		-2,008	-2,072	-4,138	-2,070	6,359		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		25,398	169,754	379,796	245,365	305,001	-85.04	-72.24
Equity in undistributed income of subsidiaries .....		135,688	15,553	-28,802	61,406	21,789	772.42	495.80
Bank subsidiaries .....		135,688	15,553	-28,802	61,406	21,789	772.42	340.92
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		161,086	185,307	350,994	306,771	326,790	-13.07	40.99
<b>Memoranda</b>								
Bank net income .....		165,688	190,553	361,198	311,406	309,789	-13.05	34.95
Nonbank net income .....		0	0	0	6,489	32,000		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		4,154,388	97.82	4,346,894	98.06	4,238,977	98.04	4,310,977	3,927,147	-4.43	26.32
Common and preferred stock .....		3,918,391	92.27	4,011,022	90.48	3,953,461	91.44	4,005,198	3,717,596	-2.31	26.90
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		235,000	5.53	335,000	7.56	285,000	6.59	305,000	200,000	-29.85	17.50
Other receivables .....		997	0.02	872	0.02	516	0.01	779	9,551	14.33	-6.12
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	200,000	-100.00	
Common and preferred stock .....		0	0	0	0	0	0	0	200,000	-100.00	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	-100.00
Securities .....		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		44,248	1.04	35,997	0.81	37,984	0.88	55,432	44,613	22.92	-82.62
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	-100.00
Intangible assets .....		10,436	0.25	10,436	0.24	10,436	0.24	10,436	10,436	0.00	0.00
Other assets .....		37,736	0.89	39,506	0.89	36,208	0.84	36,414	35,798	-4.48	-1.96
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		4,246,808	100.00	4,432,833	100.00	4,323,605	100.00	4,413,259	4,217,994	-4.20	11.52
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		22,781	0.54	55,785	1.26	34,730	0.80	59,346	32,016	-59.16	-76.71
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	-100.00
Subordinated notes and debentures .....		249,309	5.87	249,007	5.62	249,161	5.76	248,867	248,572	0.12	0.59
Other liabilities .....		15,336	0.36	17,989	0.41	14,861	0.34	14,113	15,283	-14.75	-28.48
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	-100.00
Total liabilities .....		287,426	6.77	322,781	7.28	298,752	6.91	322,326	295,871	-10.95	-53.38
Equity Capital .....		3,959,382	93.23	4,110,052	92.72	4,024,853	93.09	4,090,933	3,922,123	-3.67	24.06
Perpetual preferred stock (income surplus) .....		193,195	4.55	290,200	6.55	193,195	4.47	353,512	256,716	-33.43	20.80
Common stock .....		1,752	0.04	1,752	0.04	1,752	0.04	1,752	1,752	0.00	7.48
Common surplus .....		1,710,319	40.27	1,708,246	38.54	1,713,851	39.64	1,720,329	1,716,431	0.12	16.01
Retained earnings .....		2,768,736	65.20	2,576,766	58.13	2,672,601	61.81	2,458,920	2,380,867	7.45	58.43
Accumulated other comprehensive income .....		-182,788	-4.30	2,889	0.07	-10,317	-0.24	12,618	-33,183		
Other equity capital components .....		-531,832	-12.52	-469,801	-10.60	-546,229	-12.63	-456,198	-400,460		
Total liabilities and equity capital .....		4,246,808	100.00	4,432,833	100.00	4,323,605	100.00	4,413,259	4,217,994	-4.20	11.52
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	-100.00
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	8.13	10.52	27	9	12.64	18	8.60	11.94	20	7.78	7.29	53	8.44	9.68	29
Bank net income / Average equity investment in banks .....	8.46	11.07	27	9.51	12.37	29	9.04	11.80	25	7.98	7.45	52	8.45	10.51	27
Nonbank net income / Average equity investment in nonbanks .....		10.05			13.40			13.12		8.11	9.75	56	16	7.89	76
Subsidiary HCs net income / Average equity investment in sub HCs .....		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income .....	102.86	98.83	53	102.83	96.24	61	102.91	96.79	61	101.51	88.16	42	94.80	82.22	28
Nonbank net income / Parent net income .....	0	2.55	17	0	3.10	15	0	3.40	15	2.12	3.59	63	9.79	5.93	78
Subsidiary holding companies' net income / Parent net income .....		80.71			67.52			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	7.26	17.48	30	7.85	16.87	32	7.42	16.81	34	7.88	20.06	30	7.54	20.43	31
Total debt / Equity capital .....	6.87	12.15	45	7.42	11.60	49	7.05	11.71	47	7.53	14.41	44	7.15	14.31	51
Total debt + notes payable to subs that issued TPS / Equity capital .....	6.87	14.28	33	7.42	13.82	34	7.05	13.63	36	7.53	16.67	30	7.15	16.36	36
Total debt + Loans guaranteed for affiliate / Equity capital .....	6.87	12.21	45	7.42	11.69	48	7.05	11.77	46	7.53	14.68	44	7.15	14.56	50
Total debt / Equity capital – excess over fair value .....	6.87	12.27	45	7.42	11.71	49	7.05	11.81	47	7.53	14.52	44	7.15	14.51	51
Long-term debt / Equity capital .....	6.30	11.61	44	6.06	11.05	45	6.19	10.95	45	6.08	13.56	41	6.34	13.04	51
Short-term debt / Equity capital .....	0.58	0.43	81	1.36	0.48	84	0.86	0.57	79	1.45	0.77	81	0.82	1.02	77
Current portion of long-term debt / Equity capital .....	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	17.10	39.62	27	13.38	39.10	29	13.41	39.86	28	13.34	34.67	30	7.83	28.44	32
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	98.96	103.92	26	97.59	103.07	19	98.23	103.22	20	97.90	102.81	21	99.88	103.22	33
Total investment in subs / Equity capital .....	104.93	109.01	48	105.76	108.26	56	105.32	108.40	52	105.38	110.16	54	105.23	111.07	49
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.13	0.41	22	-0.27	0.25	16	-0.20	0.29	17	-0.28	0.47	22	-0.01	0.36	31
Equity investment in subs – equity cap / Net income-div (X) .....		1.23			0.83			1.05			1.82			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	45.50	126.15	18	238.68	138.64	86	263.04	152.85	86	178.02	136.59	78	218.76	177.68	71
Cash from ops + noncash items + op expense / Op expense + dividend .....	57.12	116.54	30	251.15	130.64	88	274.34	154.48	87	144.25	147.24	58	218.94	190.27	71
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	108.50	92.87	67	74.30	103.17	34	88.67	98.54	37	107.52	134.08	44	97.65	116.34	26
Pretax operating income + interest expense / Interest expense .....	528.23	1,457.38	37	3,167.73	1,479.01	86	3,533.17	1,835.33	84	2,319.64	2,016.32	77	1,953.11	1,968.54	67
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	528.23	1,417.74	35	3,167.73	1,667.11	85	3,533.17	1,770.77	85	2,319.64	1,539.23	80	1,953.11	1,632.83	69
Dividends + interest from subsidiaries / Interest expense + dividends .....	44.19	140.52	21	248.02	153.06	81	272.88	174.12	79	183.78	150.43	70	232.28	210.80	67
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....	28.01	28.68	70	18.38	41.77	39	20.51	47.61	42	16.71	35.64	51	21.50	57.11	43
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	5.89	3.32	73	6.95	3.64	77	6.53	3.44	70	6.69	3.85	73	5.01	2.64	72
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.36			0.21			0.17			0.10			0.04	
Nonaccrual .....		0.76			0.96			0.92			1.03			0.54	
Total .....		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.69	16	0	1.79	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	262.48	82.17	93	38.75	78.46	25	35.06	66.37	27	53.14	81.10	31	41.64	57.84	39
Dividends declared / Net income .....	41.38	34	65	35.49	25.30	75	37.94	28.27	70	42.50	42.29	52	38.86	33.08	59
Net income – dividends / Average equity.....	4.77	7.04	29	5.81	9.64	20	5.34	8.62	21	4.47	4.14	54	5.16	6.46	30
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	45	128.25	27	266.06	139.49	85	292.85	155.92	81	191.75	132.17	70	226.76	178.13	64
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	4.98	3.41	75	25.20	7.53	87
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	45	168.66	21	266.06	193.08	78	292.85	203.53	77	196.72	174.85	65	251.96	260.40	61
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	18.11	43.08	29	91.84	36.56	93	107.97	45.96	95	80.28	60.28	71	92.97	66.55	78
Interest income from bank subsidiaries.....	1.13	0.13	91	0.89	0.11	90	0.90	0.11	90	1.05	0.36	84	4.53	0.54	93
Management and service fees from bank subsidiaries .....	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	19.24	46.71	29	92.73	38.35	91	108.87	51.33	93	81.33	62.88	67	97.50	69.36	77
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		45.98			54.17			62.63		100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....		2.85			2.35			2.44		0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....		0.54			0.63			0.37		0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....		0.18			0.08			0.07		0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....		54.49			76.16			87.22		100	79.84	64	100	150.41	51
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		13.26			5.39			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01				0.29
Operating income from subsidiary holding companies .....		98.24			39.64			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	93.24	65.33	49	98.88	67.82	71	99	74.16	70	95.90	69.76	56	86.04	67.32	40
Interest income from bank subsidiaries.....	5.82	0.78	91	0.96	0.39	83	0.83	0.23	86	1.25	0.63	80	4.19	0.80	90
Management and service fees from bank subsidiaries .....	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	99.06	75.26	53	99.83	81.78	79	99.83	83.13	75	97.16	82.20	47	90.23	78.80	33
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	2.49	1.95	75	9.56	2.65	86
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0	5.58	20	0	6.48	17	0	4.67	14	2.49	4.70	66	9.56	7.29	81
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies .....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	0	189.04	14	0	135.34	15	0	158.10	15	0	135.13	12	0	83.37	12
Loans and advances from subsidiaries / Total debt .....	0	28.16	13	0	28.31	13	0	26.38	13	0	27.08	12	0	28.33	11